Amendments to the Specification

Please replace the "CROSS-REFERENCE TO RELATED APPLICATIONS" paragraph with the following amended [Para 1]:

CROSS-REFERENCE TO RELATED APPLICATIONS

[Para 1] The present application is a continuation-in-part of U.S. Patent Application Serial No. 09/865,878, entitled "RECURRENT BILLING MAINTENANCE SYSTEM," filed on May 25, 2001, which has issued (issued as U.S. Patent No. 7,035,872 on April 25, 2006). 2006. The '878 The present application is also a continuation-in-part of U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING AUTHORIZING PAYMENTS SUBSEQUENT TO RF RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003. 2003, which The '352 application is a non-provisional of U.S. Provisional No. 60/396,577 filed July 16, 2002. The '352 application is also a continuation-in-part of U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed July 9, 2002, which has 2002 (issued as U.S. Patent No. 7,239,226 on July 3, 2007), which 2007. The '488 application is a non-provisional of U.S. Provisional No. 60/304,216, filed July 10, 2001. All of the above-referenced applications are incorporated herein by reference.